

CLAIMS

We claim:

1. A computer-implemented method for buying and selling tax credits, the method comprising:
 - a) a first user posting information regarding the tax credits;
 - b) a second user bidding for the sale of the tax credits via a communication path; and
 - c) the first user accepting or rejecting the bid.
2. The method of claim 1, wherein the first user is an owner of the tax credits, and the second user is a prospective buyer of the tax credits.
3. The method of claim 1, wherein the second user is an owner of the tax credits, and the first user is a prospective buyer of the tax credits.
4. The method of claim 1, further comprising the users selecting a trading pit in which to trade the tax credits.
5. The method of claim 4, wherein the trading pit is selected from the group consisting of: affordable housing, commercial property, historic property, educational property, and industrial property.
6. The method of claim 1, further comprising allowing the users to list investment information regarding

tax credits and investment properties on one database.

7. The method of claim 1, further comprising allowing the first and second users to make contact via

5 an on-line communication.

8. The method of claim 7, wherein the on-line communication is selected from the group consisting of: an internet phone call, an internet electronic mail message, an internet fax message, and an internet data call transmission.

9. Th method of claim 1, wherein a third user can electronically see the bid made by the second user.

10. The method of claim 1, wherein the second user may submit multiple bids.

11. The method of claim 1, wherein the first party communicates the rejection or acceptance to the second party via an e-mail message.

12. The method of claim 1, further comprising the users performing on-line registration for transfer of the tax credit ownership.

13. An apparatus for facilitating the trade of tax credits, comprising a server containing instructions for

- a) receiving tax credit information from a first user;
- b) receiving tax credit information from a second user; and
- c) facilitating trade of the tax credits between the first user and the second user.

5 14. The apparatus of claim 13, wherein the first user is a buyer and the second user is a seller.

15. The apparatus of claim 13, wherein trade of the tax credits is accomplished by an auction means.

16. The apparatus of claim 13, further comprising a means for researching properties.

17. The apparatus of claim 13, further comprising a means for the users to communicate.

18. A computer-implemented method for consumers to find available properties, the method comprising:

- a) a first user listing information on a property;
- b) a second user conducting an electronic search for properties;
- c) the second user selecting the property; and
- d) the first and second user consummating the transaction on-line.

20 19. The method of claim 18, further comprising the second user electronically preparing and submitting a housing application.

20. The method of claim 18, further comprising the second user electronically conducting research on the property.